

### Seminary Debt Assistance Program helps pastor through a career transition into the ministry

***“When you have no assets and you’ve gotten behind, it takes a while to get caught back up,”*** says Rev. Cynthia Jennison. But time, for Rev. Jennison, was running short. After changing careers and graduating from the Louisville Presbyterian Theological Seminary, Rev. Jennison accepted her first call at a 104-member church in Petersburg, IN. She and her husband found themselves with two daughters in high school and \$16,000 in seminary debt. ***“We were looking at paying for two college tuitions in just a few years,”*** she recalls, ***“and I still had my own student loans.”***



Rev. Cynthia Jennison

It would take them a while to regain their footing. ***“My husband never found a ‘real’ job when we moved to Louisville,”*** Rev. Jennison explains, ***“And it took another two years until he found one here in Indiana. Even though I was getting the minimum starting salary for the presbytery, we were still living paycheck to paycheck.”*** What’s more, the couple had been forced to sell their house in Virginia after the tenants defaulted. ***“We had no assets,”*** recalls Rev. Jennison. ***“We had nothing.”*** Fortunately, help was available through the Board’s Seminary Debt Assistance Program. Rev. Jennison received a grant of

***\$2,500. “The Board called me right before Christmas to tell me they were sending that. It was such a wonderful Christmas gift!”***

The grant has helped the Jennisons pay down their debt. ***“I think one of the problems with small congregations in rural areas is that people use them as stepping stones,”*** says Rev. Jennison. ***“But this is my ministry and I’m committed to it. This assistance simply affirms that this is where I need to be right now.”***

*Interview conducted in January 2002.*

### *About the Seminary Debt Assistance Program*

Under the Seminary Debt Assistance Program, ministers of the Word and Sacrament can receive a grant of up to \$2,500 per year for up to four years to help them repay educational debt incurred while seeking a Master of Divinity degree. The program is designed to assist small congregations with less than 150 members and a budget of less than \$250,000. Ministers who are in their first seven years of ministry can apply.

The Board of Pensions of the Presbyterian Church (U.S.A.) oversees benefits programs for church workers and their families, while being guided by the Biblical principles of community and stewardship.

For information and an enrollment form, call 800-773-7752 (800-PRESPLAN). Or visit the Board’s Web site at [www.pensions.org](http://www.pensions.org).